

**REMARKS**

In response to the Office Action mailed 19 February 2008, the Applicants respectfully request the Examiner to reconsider the above-captioned application in view of the above amendments and the following comments.

The Examiner has restricted examination of Claims 1-48 in this application; specifically, Claims 1-11 and 18-44 are drawn to a method for estimating an optimal price of a financial product (Group 1), and Claims 12-17 and 45-48 are drawn to a method and computer readable medium for estimating an optimal price of a financial product (Group 2). Although the Applicants do not agree with the Examiner's reasons for restriction (specifically noting that some claims in Group 2, e.g. Claim 12 is not drawn to a computer readable medium and recites elements the Examiner has characterized as belonging to Group 1), the Applicants elect to pursue the claims of Group 1, i.e. Claims 1-11 and 18-44 in this application for patent. Therefore, the Applicants have withdrawn Claims 12-17 and 45-48 without prejudice or disclaimer for possible inclusion in a divisional application.

If any issues remain unresolved, the Examiner is invited to telephone the Applicant's counsel at the number provided below so that a resolution can be most effectively reached.

Respectfully submitted,

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